UNITED STATES DISTRICT COURT DISTRICT OF SOUTH CAROLINA FLORENCE DIVISION

Anthony A. Gaetano,)	4:11-cv-03430-TLW
)	
Plaintiff)	
)	
v.)	
)	
Portfolio Recovery Associates,)	
LLC,)	
)	
Defendant.)	

JOINT STIPULATION OF DISMISSAL WITH PREJUDICE

COME NOW Plaintiff Anthony A. Gaetano ("Plaintiff") and Defendant Portfolio Recovery Associates, LLC ("Defendant") pursuant to Rule 41(a)(1)(A)(ii) of the Federal Rules of Civil Procedure, and stipulate that all claims herein against Defendant are dismissed with prejudice, with each party to bear its own costs.

November 16, 2012 Respectfully submitted,

/s/ Penny Hays Cauley

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